

U.S. DISTRICT COURT
DISTRICT OF MAINE
CIVIL ACTION NO. 1:18-cv-00507-LEW

U.S. DISTRICT COURT
BANGOR, MAINE
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U.S. Bank National Association, as Trustee,
in trust for registered holders of First
Franklin Mortgage Loan Trust, Mortgage
Loan Asset-Backed Certificates, Series 2007-
FF2

Plaintiff

vs.

Donna Doucette

Defendant

Mortgage Electronic Registration Systems,
Inc. as nominee for Nationpoint, a division
of National City Bank
Midland Funding LLC
Cornwell Quality Tools Co., Inc.

Parties-In-Interest

RE:
1854 Hudson Road, Hudson, ME 04449

Mortgage:
December 8, 2006
Book 10756, Page 45

JUDGMENT OF FORECLOSURE AND SALE

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on April 30, 2019. Plaintiff, U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2, was present and represented by John A. Doonan, Esq. Defendant, Donna Doucette, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. Count II – Breach of Note, Count III – Breach of Contract, Money Had and Received, Count IV – Quantum Meruit, and Count V – Unjust Enrichment, are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I – Foreclosure, is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-

Backed Certificates, Series 2007-FF2 ("U.S. Bank") the amount adjudged due and owing (\$137,136.89) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Unpaid Principal Balance	\$96,181.14
Accrued Interest:	\$23,511.04
Escrow Advance:	\$6,816.66
Advance Balance:	\$9,400.03
Late Charges:	\$1,103.76
Interest on Advance:	<u>\$124.26</u>
Total	\$137,136.89

2. If the Defendants or their heirs or assigns do not pay U.S. Bank the amount adjudged due and owing \$137,136.89 within 90 days of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the Hudson Property shall terminate, U.S. Bank shall conduct a public sale of the Hudson Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$137,136.89 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S.A. § 6324.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
4. The amount due and owing is \$137,136.89.
5. The priority of interests is as follows:
 - a.) U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 has first priority, in the amount of \$96,181.14, pursuant to the subject Note and Mortgage.
 - b.) Mortgage Electronic Registration Systems, Inc. as nominee for Nationpoint, who has been defaulted

- c.) Midland Funding LLC, who has been defaulted.
- c.) Cornwell Quality Tools Co., Inc. who has been defaulted.
- d.) Donna Doucette, who has second priority and has been defaulted.

7. The prejudgment interest rate is 8.25%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. § 1602-C.

8. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANT	Donna Doucette 836 Burma Road Wake Village, TX 75501	Pro Se
PARTIES-IN-INTEREST	Mortgage Electronic Registration Systems, Inc., as nominee for Nationpoint, a division of National City Bank 1818 Library Street, Suite 300 Reston, VA 20190	Pro Se
	Midland Funding, LLC c/o Corporation Service Company 45 Memorial Circle Augusta, ME 04330	Pro Se

Cornwell Quality Tools Co., Inc.
c/o C T Corporation System
128 State Street #3
Augusta, ME 04330

- a) The docket number of this case is No. 1:18-cv-00507-LEW.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 1854 Hudson Road, Hudson, ME 04449, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 1854 Hudson Road, Hudson, ME 04449. The Mortgage was executed by the Defendants on December 8, 2006. The book and page number of the Mortgage in the Penobscot County Registry of Deeds is Book 10756, Page 45.
- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 1854 Hudson Road, Hudson, ME 04449.

SO ORDERED.

DATED THIS 30th DAY OF April, 2019


U.S. DISTRICT JUDGE